

SERFF Tracking Number: PNTX-G128479467 State: Arkansas
Filing Company: Penn Treaty Network America Insurance Company State Tracking Number: RPT-LTC 2011
Company Tracking Number: AR004071000004
TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other
Product Name: Claim Denial Report
Project Name/Number: Claim Denial Report/AR004071000004

Filing at a Glance

Company: Penn Treaty Network America Insurance Company

Product Name: Claim Denial Report	SERFF Tr Num: PNTX-G128479467	State: Arkansas
TOI: LTC06 Long Term Care - Other	SERFF Status: Closed-Accepted For Informational Purposes	State Tr Num: RPT-LTC 2011
Sub-TOI: LTC06.000 Long Term Care - Other	Co Tr Num: AR004071000004	State Status: Closed-Accepted for Informational Purposes
Filing Type: Form	Author: SPI PennTreatyNetwork	Reviewer(s): Donna Lambert
	Date Submitted: 06/26/2012	Disposition Date: 06/27/2012
		Disposition Status: Accepted For Informational Purposes
Implementation Date Requested: 06/26/2012		Implementation Date:

State Filing Description:

General Information

Project Name: Claim Denial Report	Status of Filing in Domicile: Pending
Project Number: AR004071000004	Date Approved in Domicile:
Requested Filing Mode: Informational	Domicile Status Comments:
Explanation for Combination/Other:	Market Type:
Submission Type: New Submission	Overall Rate Impact:
Filing Status Changed: 06/27/2012	
State Status Changed: 06/27/2012	Deemer Date:
Created By: SPI PennTreatyNetwork	Submitted By: SPI PennTreatyNetwork
Corresponding Filing Tracking Number:	
Filing Description:	
RE: NAIC NUMBER: 63282/Penn Treaty Network America Insurance Company	
Arkansas-2011 Long-Term Care Claim Denial Report	

To whom it may concern:

Enclosed, please find the completed 2011 Claim Denial Reporting form for Long Term Care Insurance. A copy of the claim denial reporting form developed by the NAIC has been amended to reflect the denials separately for tax-qualified

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and non tax-qualified forms for both your state and nationwide. When compiling these figures, we followed the 2006 Long Term Care Insurance Model Regulations' definition for "claim" and "denied".

If you have any additional questions, or require further information, please feel free to contact me at the number below.

Sincerely,

Krista A. Roberts, State Filing Manager
Product and Regulatory Compliance Department
Phone: (800) 222-3469, Ext. 6064
Fax: (484) 232-6638
E-Mail: kroberts@penntreaty.com
State Narrative:

Company and Contact

Filing Contact Information

Krista Roberts, State Filing Supervisor kroberts@penntreaty.com
3440 Lehigh St 610-965-2222 [Phone] 6064 [Ext]
Allentown, PA 18103 484-232-6638 [FAX]

Filing Company Information

Penn Treaty Network America Insurance CoCode: 63282 State of Domicile: Pennsylvania
Company
3440 Lehigh St Group Code: 810 Company Type:
Allentown, PA 18103 Group Name: Penn Treaty State ID Number:
(610) 965-2222 ext. [Phone] FEIN Number: 23-2603386

Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
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<i>SERFF Tracking Number:</i>	<i>PNTX-G128479467</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Penn Treaty Network America Insurance Company</i>	<i>State Tracking Number:</i>	<i>RPT-LTC 2011</i>
<i>Company Tracking Number:</i>	<i>AR004071000004</i>		
<i>TOI:</i>	<i>LTC06 Long Term Care - Other</i>	<i>Sub-TOI:</i>	<i>LTC06.000 Long Term Care - Other</i>
<i>Product Name:</i>	<i>Claim Denial Report</i>		
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Penn Treaty Network America Insurance Company	\$0.00	06/26/2012	

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Donna Lambert Informational Purposes		06/27/2012	06/27/2012

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<i>Filing Company:</i>	<i>Penn Treaty Network America Insurance Company</i>	<i>State Tracking Number:</i>	<i>RPT-LTC 2011</i>
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<i>TOI:</i>	<i>LTC06 Long Term Care - Other</i>	<i>Sub-TOI:</i>	<i>LTC06.000 Long Term Care - Other</i>
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Disposition

Disposition Date: 06/27/2012

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Health - Actuarial Justification		No
Supporting Document	Outline of Coverage		No
Supporting Document	Report, cover letter	Accepted for Informational Purposes	No

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Supporting Document Schedules

		Item Status:	Status Date:
Bypassed - Item:	Flesch Certification		
Bypass Reason:	n/a		
Comments:			
		Item Status:	Status Date:
Bypassed - Item:	Application		
Bypass Reason:	n/a		
Comments:			
		Item Status:	Status Date:
Bypassed - Item:	Health - Actuarial Justification		
Bypass Reason:	n/a		
Comments:			
		Item Status:	Status Date:
Bypassed - Item:	Outline of Coverage		
Bypass Reason:	n/a		
Comments:			
		Item Status:	Status Date:
Satisfied - Item:	Report, cover letter	Accepted for Informational Purposes	06/27/2012
Comments:	See attached cover letter and report.		
Attachments:			

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AR NAIC Form-PTNA.PDF

AR Claim Denial Letter-PTNA.PDF

**Claims Denial Reporting Form
Long-Term Care Insurance**

For the State of Arkansas
For the Reporting Year of 2011

Company Name: Penn Treaty Network America Insurance Company. (In Rehabilitation) Due: June 30 annually

Company Address: 3440 Lehigh Street, Allentown, PA. 18103

Company NAIC Number: 63282

Contact Person: Krista A. Roberts, State Filing Manager

Phone Number: 800-222-3469 Ext. 6064

Line of Business: Individual Group

Instructions

The purpose of this form is to report all long-term care claim denials under in force long-term care insurance policies. Indicate the manner of reporting by checking one of the boxes below:

☒ Per Claimant - counts each individual who makes one or a series of claim requests.

☐ Per Transaction – counts each claim payment request.

“Denied” means a claim that is not paid for any reason other than for claims not paid for failure to meet the waiting period or because of an applicable preexisting condition. It does not include a request for payment that is in excess of the applicable contractual limits.

Inforce Data:

	State Data	Nation-wide Data
Total Number of Inforce Policies (Certificates) as of December 31 st	301	98658

Claims and Denial Data:

		State Data TQ	State Data NTQ	State Totals	Nation-wide Data ¹ TQ	Nation-wide Data ¹ NTQ	Nation-wide Totals
1	Total Number of Long-Term Care Claims Reported	5	6	11	930	4514	5444
2	Total Number of Long-Term Care Claims Denied/Not Paid	0	0	0	49	56	105
3	Number of Claims Not Paid due to Preexisting Conditions Exclusion	0	0	0	0	0	0
4	Number of Claims Not Paid due to Waiting (Elimination) Period Not Met	0	0	0	0	0	0
5	Net Number of Long-Term Care Claims Denied for Reporting Purposes (Line 2 Minus Line 3 Minus Line 4)	0	0	0	49	56	105
6	Percentage of Long-Term Care Claims Denied of Those Reported (Line 5 Divided By Line 1)	0%	0%	0%	5%	1%	2%
7	Number of Long-Term Care Claim Denied Due to:						
8	• Long-Term Care Services Not Covered under the Policy ²	0	0	0	7	16	23
9	• Provider/Facility Not Qualified under the Policy ³	0	0	0	1	7	8
10	• Benefit Eligibility Criteria Not Met ⁴	0	0	0	38	9	47
11	• Other	0	0	0	3	24	27

1. The nationwide data may be viewed as a more representative and credible indicator where the data for claims reported and denied for your state are small in number.
2. Example - home health care claim filed under a nursing home only policy.
3. Example - a facility that does not meet the minimum level of care requirements or the licensing requirements as outlined in the policy.
4. Examples - a benefit trigger not met, certification by a licensed health care practitioner not provided, no plan of care.



tel 800.362.0700
www.penntreaty.com

June 26, 2012

Office of the Commissioner
1200 West Third Street
Corner of Third and Cross Street
Little Rock, Arkansas 72201-1904

**RE: NAIC NUMBER: 63282/Penn Treaty Network America Insurance Company
Arkansas-2011 Long-Term Care Claim Denial Report**

To whom it may concern:

Enclosed, please find the completed 2011 Claim Denial Reporting form for Long Term Care Insurance. A copy of the claim denial reporting form developed by the NAIC has been amended to reflect the denials separately for tax-qualified and non tax-qualified forms for both your state and nationwide. When compiling these figures, we followed the 2006 Long Term Care Insurance Model Regulations' definition for "claim" and "denied".

If you have any additional questions, or require further information, please feel free to contact me at the number below.

Sincerely,

A handwritten signature in black ink, appearing to read "Krista A. Roberts", written over a light blue rectangular background.

Krista A. Roberts, State Filing Manager
Product and Regulatory Compliance Department
Phone: (800) 222-3469, Ext. 6064
Fax: (484) 232-6638
E-Mail: kroberts@penntreaty.com

Penn Treaty Network America Insurance Company (In Rehabilitation)
(Penn Treaty Network America Life Insurance Company in California)
American Network Insurance Company (In Rehabilitation)

3440 Lehigh Street :: Allentown, PA 18103